GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:480
ANSWERED ON:26.02.2016
Mobile ATM
K. Shri Parasuraman

Will the Minister of FINANCE be pleased to state:

(a) whether the Government has issued directions to nationalised banks to introduce mobile ATMs in remote and hilly areas across the country; and

(b) if so, the details thereof?

Answer

The Minister of State in the Ministry of Finance

(a) and (b) Reserve Bank of India has informed that it has not issued any instructions to the banks in this matter. It has, however, issued guidelines regarding setting up of White Label ATMs by non-bank entities. Non-bank entities that intend setting up, owning and operating ATMs, are christened "White Label ATM Operators" (WLAO) and such ATMs are called "White Label ATMs" (WLAs). Three different schemes are available to WLAOs for setting of WLAs which incentivize setting up of WLAs in Tier III to Tier VI centres (population less than 50000). As on 31.12.2015, 11706 WLAs have been set up. As on 31.12.2015, Scheduled Commercial Banks (SCBs) have 193434 ATMs across the country.

There are 1.26 lakh Bank Mitras in rural areas of the country who are equipped with either fixed point kiosks or micro ATMs which can be conveniently carried from place to place.

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